Case 17-00021 Doc 1 Filed 01/03/17 Entered 01/03/17 09:47:04 Desc Main Document Page 1 of 10 Fill in this information to identify your case: FILED United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT . NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois JAN 03 2017 Case number (If known): Chapter you are filing under: Chapter 7 ☐ Chapter 11 JEFFREY P. ALLSTEADT, CLERK Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - <u>2734</u> 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx -- xx -_ Identification number (ITIN)

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Debtor 1

Herman First Name

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Case number (if known)_

CONTROL CONTRO				
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in	All have not used any business names or EINs.	☐ I have not used any business names or EINs.		
the last 8 years	Business name	Business name		
Include trade names and doing business as names		,		
doing business as names	Business name	Business name		
		_		
	EIN	EIN		
·	EIN	EIN .		
. Where you live		If Debtor 2 lives at a different address:		
	7044 6 101	· v		
	7046 S. ADA Number Street	Number Street		
	City State ZIP Code	City State ZIP Code		
	cook			
	County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number Street	Number Street		
	P.O. Box	P.O. Box		
	City State ZIP Code	City State ZIP Code		
Why you are choosing	Check one:	Check one:		
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing 7. The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 Chapter 12 🗖 Chapter 13 How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. **≥**Υ_{Nα} 9. Have you filed for bankruptcy within the ☐ Yes. District _ last 8 years? Case number MM / DD / YYYY 10. Are any bankruptcy **2**21-No cases pending or being Yes. Debtor filed by a spouse who is Relationship to you not filing this case with When District Case number, if known you, or by a business MM / DD / YYYY partner, or by an affiliate? Relationship to you When Case number, if known MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Tes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

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2. Are you a sole proprietor	₩ No.	Go to Part 4.				
of any full- or part-time business?	☐ Yes	Yes. Name and location of business				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if any				
LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.		Number Street				
to the potition.		City		State	ZIP Code	
			box to describe your busin ss (as defined in 11 U.S.C			
			state (as defined in 11 U.	*))	
		☐ Stockbroker (as defi	ined in 11 U.S.C. § 101(5	3A))		
		Commodity Broker ((as defined in 11 U.S.C. §	101(6))		
		None of the above				
If you are filing under Chapter 11, the court must know whether you are a small business decay as the can set appropriate deadlines. If you indicate that you are a small business debtor, you must most recent balance sheet, statement of operations, cash-flow statement, and federal incom any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11.		s debtor, you must attach your and federal income tax return or if I116(1)(B).				
business debtor, see 11 U.S.C. § 101(51D).		 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. 				
	☐ Yes.	l am filing under Chapte Bankruptcy Code.	r 11 and I am a small busi	ness debtor acc	cording to the definition in the	
Report if You Own	or Have .	Any Hazardous Prop	erty or Any Property	That Needs i	mmediate Attention	
	DX.No					
Do you own or have any						
property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?	***************************************			
property that poses or is alleged to pose a threat	Yes.		s needed, why is it needed	ł?		
alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs	Yes.		s needed, why is it needed	1?		

City

ZIP Code

State

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Debtor 1

Heman

Roosevelt

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About I	Debtor	1	;
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

dertify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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I am not required to receive a briefing a	about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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P	art 6: Answer These Que	estions for Reporting Purposes	S			
16.	. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☑ No. Go to line 16b. ☑ Yes. Go to line 17. 				
	you have:					
		16b. Are your debts primarily money for a business or investigation.				
		No. Go to line 16c.☐ Yes. Go to line 17.				
		16c. State the type of debts you or	we that are not consumer of	debts or business of	debts.	
17.	Are you filing under Chapter 7?	No. I am not filing under Chap	oter 7. Go to line 18.	ndamining and an analysis of the second and an analysis of the second and an analysis of the second	gastamus kidan eri delitin ay eriban kesamus baranan kalanan kidan ay salahin (ilikak beratan kesah kidak bala Baranan kidan eri delitin ay eriban kesamus baranan kalanan kidan ay salahin (ilikak baran anka kidak balan ki	
	Do you estimate that after any exempt property is	administrative expenses a	Do you estimate that after are paid that funds will be a	er any exempt prop vailable to distribu	perty is excluded and ite to unsecured creditors?	
	excluded and administrative expenses are paid that funds will be	☐ No ☐ Yes				
DPG-YN-PEGP	available for distribution to unsecured creditors?					
	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	lion [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	How much do you estimate your liabilities to be?	□ \$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 mill \$50,000,001-\$100 mill \$100,000,001-\$500 n	lion 🗆	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
300 31 300 300 300 300	1278 Sign Below	_ +100,000 +		maon	- Wore than \$50 billion	
For	you	I have examined this petition, and I correct.	declare under penalty of p	erjury that the infor	rmation provided is true and	
		If I have chosen to file under Chapte of title 11, United States Code. I und under Chapter 7.				
		If no attorney represents me and I d this document, I have obtained and	lid not pay or agree to pay read the notice required by	someone who is no y 11 U.S.C. § 342(i	ot an attorney to help me fill out b).	
		I request relief in accordance with the	ne chapter of title 11, United	d States Code, spe	ecified in this petition.	
		I understand making a false statemed with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and 3	fines up to \$250,000, or in			
		X Hayna francitt Signature of Debtor 1	×	Signature of Debt	tor 2	
		1 4 17				
		Executed on 1/2 2 1 1	, _	Executed on	/ DD /YYYY	

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Debtor 1

Hermo	in
First Name	Middle Name

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1 act No	me	

Case number	(if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

•	Date			
Signature of Attorney for Debtor		MM /	DD /	YYYYY
		÷		
Printed name				TOTAL DESIGNATION OF THE PARTY
Firm name				
Number Street				
		• • • • • • • • • • • • • • • • • • • •		
		IP Code		
City	State Z	IP Code		
City Contact phone	State Z	IP Code		

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For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious a consequences? No Yes	ction with long-	term financial and legal
Are you aware that bankruptcy fraud is a serious criminaccurate or incomplete, you could be fined or impris No		ur bankruptcy forms are
Did you pay or agree to pay someone who is not an an an an No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, De		
By signing here, I acknowledge that I understand the have read and understood this notice, and I am aware attorney may cause me to lose my rights or property if	that filing a bar	nkruptcy case without an
E Home Rassant :	X	
Signature of Debtor 1	Signature of D	ebtor 2
Date 1-3-17 MM/DD /YYYY	Date	MM / DD / YYYY
Contact phone 773-606-1214	Contact phone	

Cell phone

Email address

Cell phone

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: Debtor(s) Herman Roosevelt)	
)	Case No.
)	Chapter 13
)	

List of Creditors

Department of Finance P.O. Box 88298 City of Chicago 60604	
IL treffic trekets 2005 E 95th street 2hicago TC 60617	

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